

### **Issue 39: INSIDER'S EDGE: Older Adults and the ACA—Maryland Health Connection & Parent/Caretaker Relatives (REVISED PER ISSUE 68)**

*Issue 19: Managing the Mystery: Health Reform, Medicaid, and Medicare* caused some confusion about which older adults can apply for Medicaid using Maryland Health Connection. Don't worry, Medicaid Marge, your faithful chauffeur in all things health reform, will be sure to get you to your information destination!



*Sadly, Microsoft's clip art of female chauffeurs is pretty limited, but you get the idea!*

#### **Which individuals age 65 and older can apply for Medicaid coverage using Maryland Health Connection?**

Individuals who are age 65 or older up to ~~138%~~ 123% FPL who qualify for as parents or caretaker relatives are eligible to apply for Medicaid benefits using Maryland Health Connection.

These individuals will be placed into the following coverage group:

- F05—Parents and Caretaker Relatives, up to 123% FPL
- ~~A03—Parents and Caretaker Relatives, 124–138% FPL~~

#### **Can an applicant who is already receiving Medicare and who qualifies as a Parent/Caretaker Relative apply for Medicaid benefits using Maryland Health Connection?**

Yes. The applicant would be able to apply for Medicaid benefits using Maryland Health Connection.

Remember, if an individual over 65 is already on Medicare and qualifies for Medicaid coverage as a Parent/Caretaker relative, Medicaid will be considered the payer of last resort. Any medical claims will be covered by Medicare first with the Medicaid coverage acting as a wrap-around.

#### **How should applicants age 65 and older who don't qualify as a Parent or Caretaker Relative apply for Medicaid benefits?**

These individuals should continue to have their Medicaid eligibility determined at LDSSs.

**Questions?** Send them to [dhmh.medicaidmarge@maryland.gov](mailto:dhmh.medicaidmarge@maryland.gov).

**Note to Readers:** The Insider's Edge will be on hiatus next week. Fear not, Medicaid Marge will return next year and the series will resume on Friday, January 3, 2014. Happy holidays and best wishes for the New Year! See you in January!

